

Application No.: 09/896,438

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Docket No.: 324212007700

Response to Office Action of February 8, 2007

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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-19 (Cancelled)

Claim 20 (Currently amended): An information portal system comprising:

a means for authenticating a user attempting to log onto a portal server;

web page means for presenting to the user, from the portal system, and responsive to successful login by the user, a user-specific link to an institution server, the user-specific link providing to the institution server an identification of the user at the portal server, and responsive to activation by the user of the link, for the link enabling the user to authenticate itself with the institution server based upon user-institution authentication data, the authentication of the user with the institution server resulting in authorization of the portal system to receive user data from the institution;

means for initiating establishment of a portal-institution interface for enabling the portal server to authenticate itself with the institution server using portal-institution authentication data, the portal-institution authentication data different from the user-institution authentication data, and to receive the user data if the authentication of the user with the institution server was successful;
[[and]]

means for displaying at least a portion of the user data to the user; and

means for receiving input, from the user, describing an action to be performed on the user data, the action selectable, by the user, from a first set of actions presented to the user by the portal system performing on the user data an action selected from a first set of actions.

Claim 21 (Currently amended): The information portal system of claim 20, wherein the first set of actions presented to the user is selected from a second set of actions, wherein the first set of actions is a subset of the second set of actions, actions performable on the user data by the portal server are actions selected from a second set of actions that is a subset of the first set of actions.

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Claim 22 (Currently amended): The information portal system of claim 21, wherein the institution is a financial institution, the user data is financial transaction information, the ~~first~~ second set of actions includes conducting a financial transaction and the ~~second~~ first set of actions includes viewing user data but the ~~second~~ first set of actions does not include conducting financial transactions.

Claim 23 (Currently amended): The information portal system of claim 20, further comprising the server of the institution, the server of the institution comprising a means for retaining the identification of the user ~~a user portal ID from the user-specific link~~ and associating the identification of the user ~~user portal ID~~ with a user account at the institution to which the user data pertains.

Claim 24 (Currently amended): The information portal system of claim 20, wherein the ~~user-specific link~~ is one of a plurality of ~~user-specific links~~ presented to the user from the portal system, each of the plurality of ~~user-specific links~~ operable to link the user with an institution at which the user maintains an account, and to provide the user an opportunity to authenticate with the respective linked institution and authorize delivery of user data at that institution to the portal system.

Claim 25 (Currently amended): The information portal system of claim 20, wherein the ~~user-specific link~~ presented to the user by the web page logic is further operable to enable the user to authorize the institution server to deliver, to the portal server, user data regarding a plurality of user accounts at the institution, the authorization for each account based on user-institution authentication data corresponding to that account.

Claim 26 (Currently amended): A computer readable medium storing instructions for a method comprising:

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accepting a connection at an institution server, the connection initiated by a user following a link from a portal, the link including ~~containing~~ a user identification, ~~the link associated with a portal;~~

responsive to the connection, enabling the user to authenticate with the institution server using user-institution authentication data;

responding to the authentication by associating the user identification with the portal ~~associated with the link;~~ and

servicing a request by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of the user at the institution, wherein the user-institution authentication data and the portal authentication data are not the same data.

Claim 27 (previously presented): The computer readable medium of claim 26, wherein the user identification includes a user portal ID, and the institution retains the user portal ID for the association with the portal.

Claim 28 (Currently amended): The computer readable medium of claim 26, wherein the method further comprises accepting a plurality of connections at the institution server, the connections initiated by a plurality of different users following respective links containing respective user identifications, ~~each link associated with~~ from the portal;

enabling each user of the plurality to authenticate with the institution server using respective user-institution authentication data;

responding to each authentication by associating respective user identifications with the portal ~~associated with the respective links;~~ and

servicing requests by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of users of the plurality associated with the portal.

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Claim 29 (previously presented): The computer readable medium of claim 26, wherein the method further comprises providing the user an opportunity to indicate that the institution may provide, to the portal, information for each of a plurality of user accounts at the institution.

Claim 30 (previously presented): The computer readable medium of claim 26, wherein the method further comprises revoking authorization of the portal to receive the user data.

Claim 31 (Currently amended): A computer program product comprising program code for a method comprising~~provided in a computer readable medium, the program code to:~~

authenticating~~authenticate~~ a user with a portal by determining whether user provided information matches stored user-portal authentication information;

providing~~provide~~ the user a link to an institution server, the link containing user identification information, the link for providing the user an opportunity to indicate to the institution that the portal is authorized to obtain user data stored at the institution by providing user-institution authentication information to the institution server;

authenticating~~authenticate~~ the portal with the institution using portal-institution authentication information;

obtaining~~obtain~~ user data stored at the institution; and

performing~~perform~~ on the user data an action selected from a first set of actions, wherein the portal-institution authentication information and the user-portal authentication information are not the same data.

Claim 32 (Currently amended) The computer program product of claim 31, wherein ~~the program code to authenticate~~ authenticating the portal with the institution includes initiating~~initiates~~ a trusted connection between a portal server and a server of the institution using the portal authentication data; and the method further comprises ~~further comprising program code to~~ providing~~provide~~ for reception of the

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user data, over the trusted connection, through one or more of batch requests and user initiated requests.

Claim 33 (Currently amended): The computer program product of claim 31, wherein the method further comprises program code is further operable to authenticating authenticate a plurality of users with the portal by determining whether respective user-provided information matches respective stored user authentication information; and

providing provide each user a link to the institution server, the link provided to each user containing user identification information for that user, the link for providing that user an opportunity to indicate to the institution server that the portal may obtain user data stored at that institution.

Claim 34 (Currently amended): The computer program product of claim 31, wherein the method ~~program code is further~~ comprises operable to indicating indicate to the institution that the user-portal identification is no longer valid.

Claim 35 (Currently amended): The computer program product of claim 31, wherein the user identification includes a user portal ID, and the method further comprises the institution server retaining retains the user portal ID for determining whether the portal is authorized to obtain the user data at that institution.

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